

# **AN EVALUATION OF THE NY FARMNET PROGRAM**

by  
**Thomas M. Shephard**

Department of Agricultural Economics  
Cornell University Agricultural Experiment Station  
New York State College of Agriculture and Life Sciences  
A Statutory College of the State University  
Cornell University, Ithaca, New York 14853-7801

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## EXECUTIVE SUMMARY

### Description of the Program

Late in 1985 the Task Force on Farm Families Facing Economic Stress, appointed by Cornell Cooperative Extension Director L. A. Noble, recommended that extension obtain new resources to address the needs of at risk farm families in New York State. The dean of the College of Agriculture and Life Sciences and the director of Extension took the recommendation to Albany. The legislative and administrative branches of state government responded quickly with a \$200,000 appropriation in early 1986 for Cornell Cooperative Extension to establish NY FarmNet.

The NY FarmNet program built upon the existing local Cooperative Extension system to provide support services and to network with existing local support agencies. The central access point is a toll-free (800) telephone number. Depending on the needs as evaluated by the operator, the caller is 1) referred to a local agency (including the local Cooperative Extension office) for help, 2) sent relevant information packets, and/or 3) provided a trained financial counselor to examine the caller's financial problems. Extension specialists and part time farm financial counselors hired especially by NY FarmNet served in this latter role.

An evaluation of NY FarmNet was undertaken both for purposes of accountability to stakeholders, including state government, and for purposes of program improvement. The complete evaluation report may be obtained from NY FarmNet, Room 157 Warren Hall, Cornell University, Ithaca 14853.

### Summary Findings and Conclusions

The information in this evaluation was collected in the fall of 1986 and provides a strong indication that NY FarmNet is effectively serving the purposes for which it was established. NY FarmNet callers and NY FarmNet support staff indicated that the program helped farm families experiencing difficulties to access appropriate sources of help and to evaluate their situation and options. NY FarmNet supports callers in a time of transition and serves as a safety net to people not knowing where to turn for assistance. Several areas of program need and recommendations for program improvement surfaced from the evaluation data.

Callers to NY FarmNet indicated the availability of the toll-free telephone line gave people in need an initial contact where they found a concerned and helpful listener and appropriate referrals. These callers indicated that, as a result of their calls, they felt new options were made apparent and some of the stress they were experiencing was

relieved. In addition, most FarmNet callers moved beyond the telephone call and contacted others or received follow-up counseling. Many of those callers who took no subsequent action cited lapses in referral mechanics or a lack of tangible assistance and follow-up (especially those callers not needing financial counseling) as reasons for not feeling helped by NY FarmNet's efforts.

The financial counseling follow-up provided to over 40 per cent of the NY FarmNet callers appears to be of great value in helping families work through their difficulties. Concerned Cooperative Extension agents and farm financial counselors assisted in examining each family's situation and options provided for improving their situation. As a result of these contacts most callers felt that previously unrecognized options were available and some of the stress they were experiencing was relieved. Nearly half chose to act on an option discussed with the agent or counselor. While these callers felt the financial counseling was of help, many also indicated a need for ongoing support and help for other issues of concern.

Responses to the mail survey of a sample of New York State farmers indicated that many "potential users" were unaware of the assistance available through Cooperative Extension and NY FarmNet. Many farmers did not perceive these as sources of assistance during difficult times. This sample of the farm population also cited several needs of at-risk farm families that match those services provided by NY FarmNet (i.e., farm financial counseling, emotional support, and referral).

Feedback from Cooperative Extension agents and farm financial counselors indicates that they feel the farm families place a greater emphasis on production issues, while the NY FarmNet support staff see a greater need for emotional support and financial planning for the future. Over half of the support staff indicated that they did not feel adequately trained to work with farm families experiencing difficulty, especially in the area of counseling and communications. Agents and counselors also reported a need for additional subject matter information and educational materials. The most frequently mentioned subject matter was counseling and communication, legal issues, and financial management and planning. Agents and counselors noted a desire for more ongoing information about NY FarmNet operations results.

In the view of support staff, FarmNet is successful in meeting many of the needs of farm families (i.e., a place to unload emotions, an indepth situation analysis, a resource access point). Both the agents and counselors indicated an increase in personal stress as a result of their FarmNet work. Agents cited increased time pressures as a major cause of their stress. NY FarmNet has also had a positive effect on many agents ("broadening my perspective, and increasing my

knowledge of and cooperation with other program areas")>  
Both agents and counselors believed public awareness of Cooperative Extension will increase as a result of NY FarmNet. They reported that the program creates a positive image for Cooperative Extension as an up-to-date, concerned, and helping organization.

Finally, the agents and counselors cited several additional needs for farm families as future areas for NY FarmNet and Cooperative Extension work, including follow-up and support beyond direct referral and financial counseling, more information on farm and nonfarm alternatives, and additional legal assistance.

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- \* Jane McGonigal, Karen Wagner and John Brake, members of the NY FarmNet Steering Committee, but also my personal and special advisers and supporters.

- \* Lisa Dahl, Rose Gaherty, Mary McNally and Leslie Devries who interviewed, copied, collated, stuffed, typed, humored and otherwise helped out with the effort.

I also would like to extend my gratitude to all the evaluation survey audiences who provided their views of needs and concerns that exist regarding the NY FarmNet program. I hope this report is a fair depiction of the input of this group.

T.M.S.

## NY FARMNET

### Background

Largely because of the economic conditions of the early 1980s the situation faced by many farm families has become increasingly difficult. The economic problems for agriculture in New York State, while not as severe as in several Midwest states, are serious. For example, a 1985 survey of New York farmers found that 29% of the farm units sampled... "seriously considered discontinuing farming in the past year due to the financial situation." For those who are forced to discontinue and those who need to make changes to remain in farming, the transitions may be difficult. In addition, the effects of widespread farm difficulty may be felt off the farm, making this an issue of concern for more than just the farm community.

In the spring of 1985 a Cornell Cooperative Extension Task Force on Farm Families in Financial Stress examined this farm situation. The task force included Cornell University faculty from several departments in the College of Agriculture and Life Sciences and College of Human Ecology, Cooperative Extension staff from several program areas and a representative from the New York State Department of Agriculture and Markets. This diverse group examined the extent of the problem and its effects in New York State, and made recommendations for action.

In summary, the task force identified a need to help farm families with the "hard decisions" they face when they are under financial stress. "This would include both intensive work to assist farm families in improving management of their operation to enable them to stay in farming where possible but also to assist those who leave farming to make a less painful transition." In its report to the Director of Extension<sup>1</sup>, the task force urged implementation of a major response mode that included a statewide telephone line to provide information, referral and support to farm families. The awareness and involvement of others in the state spread as the dean of the College of Agriculture and Life Sciences and the director of Cornell Cooperative Extension met with committee chairs and key leaders in the legislative and executive branches of the state government to share with them the report of the task force. Cornell and Cooperative Extension leaders next introduced a proposal to the state government for the development of a farm "help-line" and supporting resources, as recommended by the task force. Widespread backing for the

<sup>1</sup> Task Force on Farm Families Facing Economic Stress, "At Risk Farm Families," Report to the Director of Cornell Cooperative Extension, November 1985.

proposal resulted in an appropriation of \$200,000 for the establishment of the program - "NY FarmNet." This information, referral and support system came on line in March of 1986 and continues to work to address the needs of farm families stressed by difficult times.

### Concept

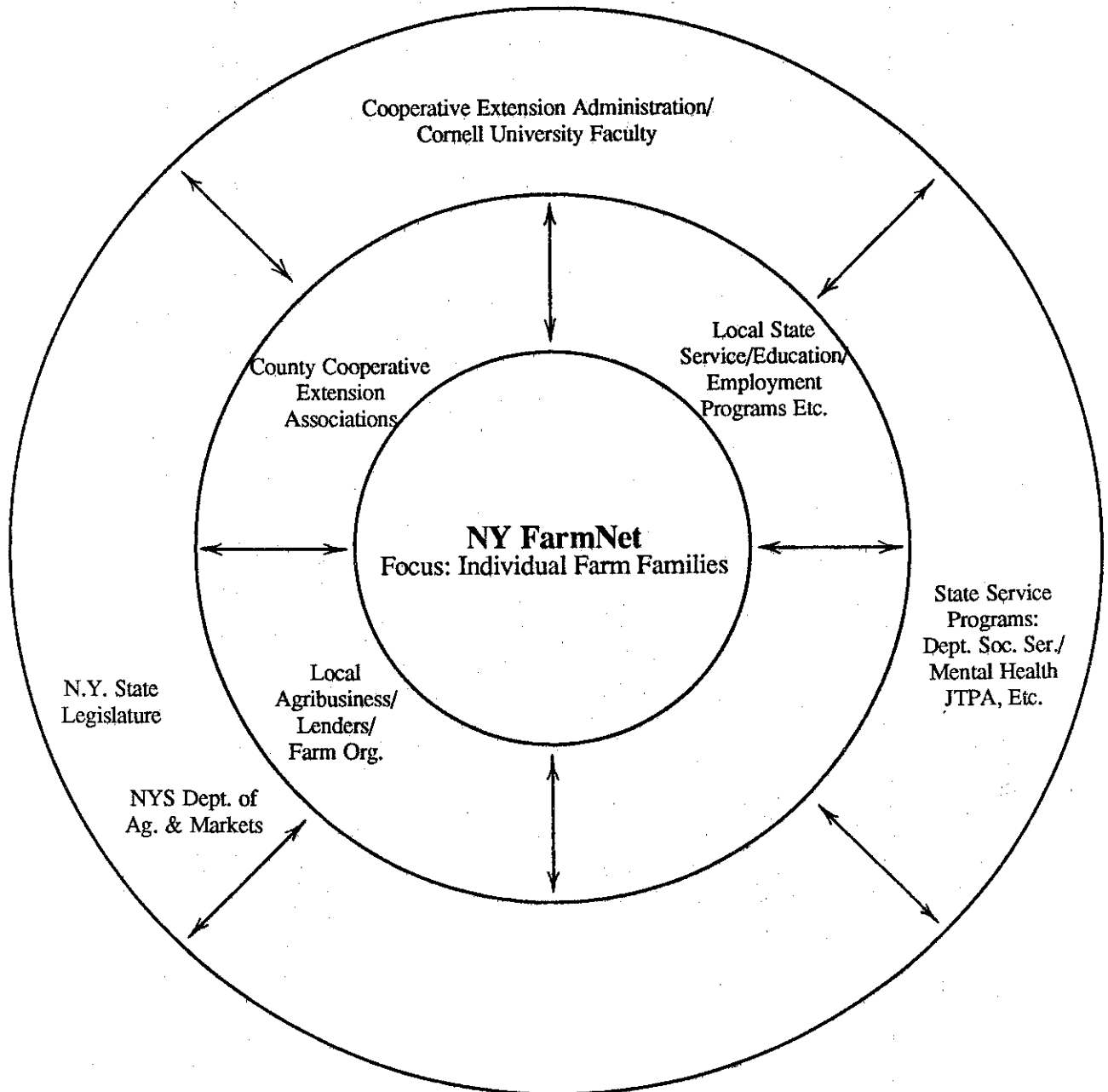
In developing the NY FarmNet program, planners sought to build on the strengths of existing programs throughout the state while working through some of the traditional difficulties of assisting the farm audience. The planners felt that numerous potential sources of assistance were available to the farm community. The problem lay in a lack of awareness among support service providers of the needs of farm families, and among farm families of the availability of support services. In addition, a traditional inability and/or unwillingness of farmers and support services to interact impeded a response to many needs. Program planners sought to overcome these difficulties by: (1) networking the support system already in existence, (2) making that networked system more readily accessible, and (3) targeting the special needs of individual "at-risk" farm families (See Figure 1).

By networking the support system already in existence, NY FarmNet increases awareness and mobilizes a variety of resources to address the diverse farm audience and its needs. This networking takes place at local and state levels. Efforts by agencies, organizations and individuals at the local level provide flexibility to address each situation in a manner most appropriate to each family and area. This local involvement also brings farm families into a local support system that will remain in place and be available to them beyond the current crisis situation. State-level support, commitment and assistance are necessary to affect broader issues such as eligibility criteria for various assistance programs. Networking at the state level brings to bear expanded state agency and organization resources and political support on behalf of farm families.

A centralized access point (a toll-free telephone line) provides accessibility to the statewide network. This nonlocal, confidential service is often less threatening as an initial contact than direct access of the available resources. In addition, the resource data base available through NY FarmNet is, in most cases, more extensive than can be found elsewhere.

Beyond networking the many sources of possible help and facilitating access to them, NY FarmNet attempts to focus on individual farm families and their immediate worries. NY FarmNet, above all else, is there for the farm family when

# Figure 1: NY FarmNet Focus and Network



they call, providing assistance. This intensive and immediate concern for each caller is something frequently lacking in many of the traditional support services. It is this extra attention that FarmNet planners felt was essential in overcoming some of the misgivings of the farm audience about accessing the support system. Although many obstacles to working through the difficulty may still exist, the first response through FarmNet is designed to be a positive, supportive one that helps the caller begin to deal with his or her situation.

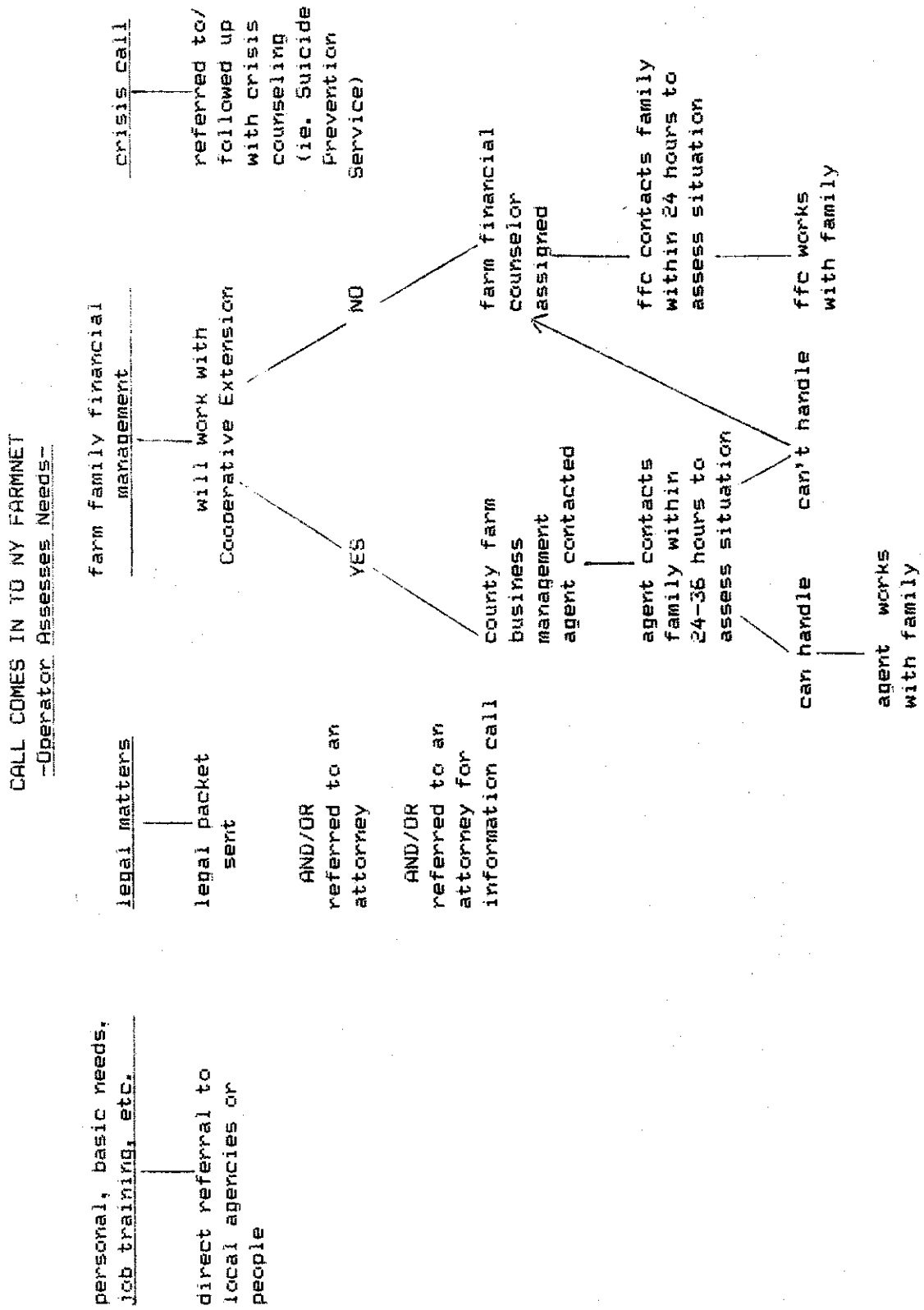
Basically, NY FarmNet was designed to bring together the existing support system and make it more readily available through a mechanism characterized by understanding and concern for each farm family.

### Implementation

On March 10, 1986, the NY FarmNet toll-free telephone number (1-800-547-FARM) went on line. This phone line operates from noon to 9 pm Monday through Friday as a confidential support system helping families get in touch with appropriate agencies or people to deal with their problems. To accomplish this, NY FarmNet is staffed by trained operators, guided by an intercollege and interdepartmental steering committee, and supported by local and statewide agencies. In making referrals, the NY FarmNet operators draw on a data base generated by local Cooperative Extension agents' identification of county, community and state services such as the county Cooperative Extension Association, Department of Social Services, local food pantries, county mental health services, job services, clergy and others. In addition, trained financial management counselors (Cooperative Extension agents and part-time farm financial counselors) are available to provide financial counsel. The use of these resources and the basic mode of NY FarmNet operation can be seen on the "NY FarmNet Flow Chart" (Figure 2).

When a call comes in to NY FarmNet, the FarmNet operator works with the caller in a supportive way, helping to clarify the individual's immediate difficulties and needs. After this initial assessment, appropriate action(s) is(are) taken (See Figure 2). For personal needs, basic needs, job training needs and the like, direct referrals are made to appropriate agencies or contacts. For calls about legal concerns, referral may take place using a small list of experienced farm attorneys. A legal information packet addressing foreclosure, bankruptcy, liquidation and the tax consequences of liquidation may also be sent to the family. In addition to this, an experienced farm attorney has been contracted to answer basic legal questions over the telephone.

Figure 2. Procedural Flow Chart for NY FarmNet.



Perhaps the most helpful response of NY FarmNet is to provide follow-up on family financial or farm business-financial matters (Figure 2). For that type of help, the local agricultural extension agent with farm management responsibility will provide follow-up financial counseling unless time or expertise is a limiting factor. If the local agent cannot provide the follow-up, a part-time farm financial counselor will be assigned to work with the family. A pool of these counselors has been hired and trained especially for this effort. This business analyst, whether agent or counselor, will help the family: (1) analyze its business situation, (2) consider the options available to address the problem, and (3) work with them until the family decides on a course of action.

In summary, the NY FarmNet program was developed with the support of local and state leaders to address an issue of immediate concern to the people of New York State. The program builds on the strengths of existing support services, adding a focus and understanding of the unique situations of farm families. The purpose of NY FarmNet is to assist farm families experiencing economic difficulty by (1) helping them access appropriate local sources of help, (2) assisting them to evaluate their situation and options realistically and to begin to make necessary decisions, and (3) providing a safety net of support to those who don't know where to turn or have tried all the alternatives known to them. It is the underlying philosophy of NY FarmNet that in this way individual farm families can be empowered to take control of their situation and work through it.

## PURPOSES OF THE EVALUATION

The NY FarmNet program was evaluated to assess and demonstrate the degree of success FarmNet has had in meeting the purposes for which it was established. This emphasis was to serve two primary evaluation purposes:

- 1) accountability to program stakeholders and
- 2) program improvement

It should be noted that the NY FarmNet Steering Committee had already determined from various forms of feedback that FarmNet was serving its stated purposes and was still needed. Only evidence of program ineffectiveness or lack of need would have brought about a decision by the Steering Committee to discontinue the effort.

The accountability purpose of the evaluation concentrated on demonstrating the consequences of first-year efforts to program stakeholders. These program stakeholders fell into two groups: (1) state-level supporters and (2) daily service providers. State-level supporters essential to the acquisition of funding for the program include New York State legislators, the New York State Department of Agriculture and Markets, the deans of the College of Agriculture and Life Sciences and College of Human Ecology at Cornell University and the director of Cornell Cooperative Extension. Daily service providers include the NY FarmNet telephone operators, the county Cooperative Extension agents, the part-time farm financial counselors and other local service providers (i.e., Department of Social Services staff, job training personnel, clergy, etc.). These supporters of the NY FarmNet effort needed to see the impact and degree of success of their cumulative efforts.

The program improvement purpose of this evaluation required information on the effectiveness of NY FarmNet operation. The primary users of this information include the NY FarmNet Steering Committee, college faculty, Cooperative Extension agents and local service providers. These program planners and implementors at the state and local levels can use increased knowledge of farm families' situations, their reactions to the assistance offered through NY FarmNet and the results of the entire effort. Such information serves program decision making, leading to fine-tuning and improvement of the program.



## EVALUATION PROCEDURES

### Defining the Evaluation Project

After establishing the purpose for undertaking an evaluation, a program specialist in program development and evaluation was contacted to provide technical assistance and guidance to the evaluation project. With his aid, the steering committee addressed the question of the information needed and the sources of information that could be surveyed to accomplish the evaluation goals. Information was desired to assess the general impact of the program, its degree of success in helping families, and additional areas of program need. The committee identified six groups of people that could provide much of the needed information about FarmNet. These groups became the survey audiences:

- 1) NY FarmNet callers needing assistance other than financial counseling who were referred to appropriate agencies, provided with information or supported through the phone conversation ("General Callers");
- 2) NY FarmNet callers needing financial counseling who were referred to a Cooperative Extension agent ("Cooperative Extension Callers");
- 3) NY FarmNet callers needing financial counseling who were referred to a part-time farm financial counselor ("Farm Financial Counselor Callers");
- 4) the farm population of New York State ("Potential Users");
- 5) the "Cooperative Extension Agents" actively involved in the NY FarmNet effort; and
- 6) the "Farm Financial Counselors."

An additional data source for the evaluation was NY FarmNet records. Generic background and descriptive data were obtained from the call sheets summarizing NY FarmNet calls and from case summaries provided by the Farm Financial Counselors.

Information needs were next matched with the appropriate survey audiences and priorities were established. The steering committee decided that the information from audiences 1, 2 and 3 was of the most immediate need, and would best serve the accountability goal. These audiences, evaluating the program from a user's perspective and providing an indication of impact and success in their situation, became the primary survey audiences. The information to be obtained from the remaining "nonuser" survey audiences would provide feedback for program planning.

Direct input from the farm population and those working with them would clarify the farm families' situations and add their perspectives on the program's operation and effectiveness.

Maintaining confidentiality was of great concern to the NY FarmNet Steering Committee, so the method of data collection became an important issue. This was especially important for the three user audiences made up of FarmNet callers. Confidentiality was the main reason a telephone survey rather than a mail survey procedure was selected for these audiences; confidentiality could be reinforced by the interviewer at the outset and again at the conclusion of the interview. In addition, a telephone survey allowed faster turnaround. Fast response was especially important if these NY FarmNet users identified problems within the program. The other audiences were surveyed by mail because the information they provided was less urgently needed, confidentiality was of less concern, and a mail survey would be less costly.

The decisions about priority audiences and survey procedures led to a dual-method evaluation approach: (1) telephone surveys and (2) mail surveys. Both of these approaches involved the survey of three audiences on common issues relating to farm financial stress, as well as issues specific to each audience's knowledge of and experience with FarmNet. The steering committee felt that this approach would yield the breadth of information necessary to demonstrate the program's impact and to guide necessary adjustments for improving the services offered through NY FarmNet.

#### **Implementing the Evaluation Plan**

Once the goals, information needs, information sources, priorities and procedures were decided, an "evaluation team" was established. This subset of the steering committee, with the program specialist's guidance and steering committee's approval, developed and conducted the evaluation project.

#### **Phase I - Telephone Surveys**

Using the list of information needs for the three user audiences, the evaluation team developed the telephone survey portions of the evaluation. The "Total Design Method"<sup>2</sup> was used to guide the telephone interview phase of the evaluation. Since the evaluation team and steering committee

<sup>2</sup> Dillman, Don A., Mail and Telephone Surveys: The Total Design Method (New York: Wiley Interscience Publication, 1978).

wanted to gain more than just the users' general feeling of program worth and satisfaction, the surveys needed to address specific areas of NY FarmNet weakness and strength. For instance, rather than ask about general satisfaction and helpfulness of the callers' NY FarmNet interaction, the team formulated questions that divided the issue into possible reasons for positive or negative responses (i.e., level of operator/agent/counselor concern, degree of stress relief, new options examined, appropriateness of referrals and information provided, follow-up provided, ability to take action after the interaction, etc.). The evaluation team believed these specific inquiries would provide more useful information in identifying areas of program effectiveness and need, as well as a general sense of the impact of NY FarmNet. This specific and usable information served both the accountability and program improvement purposes.

Draft questions were then placed in a telephone survey format following the "Total Design Method"<sup>3</sup> for telephone surveys. All three survey instruments addressed issues common to all NY FarmNet users that allowed later combination and comparison. In addition, issues particular to each audience were identified and included in the different surveys. For example all callers were asked what prompted them to call NY FarmNet. Furthermore, each group was asked about the unique assistance they received (i.e., the referrals made, or the financial counseling provided by an agent or counselor). Steering committee members and the program specialist reviewed the drafts of the instruments, and their input was used for survey improvements.

The caller samples for the survey were generated from the list of 770 callers to NY FarmNet as of September 1, 1986. Random samples of 50 callers were selected from both the "General Callers" and "Cooperative Extension Callers" populations, while the entire population (57) of the "completed" "Farm Financial Counselor Callers" was selected. Information concerning the populations and sample sizes is presented in the following table (Table 1). (It should be noted that the evaluation team omitted nearly 50 of the 441 "General Callers" to NY FarmNet from the list used in sample selection for confidentiality reasons. If a caller requested total confidentiality, an operator indicated the caller was very concerned about others knowing they had called, or if the caller did not leave a name, address or number, they were not included in the "General Caller" list for random selection. No omissions were made from the other two user populations.)

<sup>3</sup> Dillman, Don A., Mail and Telephone Surveys: The Total Design Method (New York: Wiley Interscience Publication, 1978).

Table 1. NY FARMNET CALLERS AND TELEPHONE SURVEY SAMPLES

Caller category <sup>a</sup>	Number of calls	Percent of total NY FarmNet Caller List	Number surveyed
General Callers	441	57%	50
Cooperative Extension Callers	272	35%	50
Farm Financial Counselor Callers	64 <sup>b</sup>	8%	57
Total	770	100%	157

<sup>a</sup> The 770 callers to NY FarmNet as of September 1, 1986 were categorized by the type of assistance received:

- General Callers-aided through the phone conversation and/or referred to local agencies for assistance other than financial counseling
- Cooperative Extension Callers-referred to a Cooperative Extension Agent for financial counseling
- Farm Financial Counselor Callers-referred to a part-time Farm Financial Counselor for financial counseling

<sup>b</sup> Seven "uncompleted" counselor cases (no counseling report filed by counselor with the NY FarmNet office as of September 1, 1986) were dropped from this population.

NY FarmNet operators, who were experienced in dealing with this audience and the sensitive nature of their situations, conducted the telephone interviews. The operators pretested the interview instruments with members of the representative populations. Final modifications in the instruments and procedures were made in light of the pretest.

The telephone interviews were conducted over the course of approximately one month, from late September to mid October 1986. Operators continued to call back "busy" and "no answer" incompletions until all 57 of the "Farm Financial Counselor Callers" were contacted. For the other two audiences, 12 additional randomly selected callers (10 "General Callers", 2 "Cooperative Extension Callers") replaced an equivalent number of originally selected individuals for whom efforts resulted in no answer. Thus, the desired total of 50 callers in each audience was surveyed.

#### Phase II - Mail Surveys

The evaluation team developed the second approach or mail survey portion of the evaluation project, based on the list of information needs generated by the NY FarmNet Steering Committee. As with the user audiences, the survey instruments sought to identify specific issues concerning NY FarmNet operation. Again, it was felt that these targeted inquiries would help identify areas of program worth and need.

The "Potential Users" questionnaire was designed to measure the awareness and opinion of New York's farm population with respect to NY FarmNet and Cooperative Extension. In addition, this population's perception of the met and unmet needs of farm families in financial difficulty was desired by educators, program planners and Cooperative Extension media specialists. This information would be used to assess the effects of past awareness efforts and help direct future efforts.

Additional steering committee members and the program specialist reviewed draft questionnaires. The final questionnaires were then printed in mail-back booklet format for the survey of this evaluation audience.

Previous survey experience suggested that a representative sample of New York State farmers could best be generated from a list of rural landholders who had participated in Agricultural Stabilization and Conservation Service (ASCS) programs. The evaluation team decided other lists, such as the Cooperative Extension enrollment lists, were incomplete and potentially biased particularly with respect to knowledge and use of Cooperative Extension and

related services. Therefore, a random sample of 500 "Potential Users" was generated from the ASCS list of program participants.

This sample size was established based on several traditionally conservative parameters and assumptions. First, the evaluation team selected a confidence coefficient of  $P=0.90$  with an accuracy of the estimate of + or - 5% (for a dichotomous variable) assuming the greatest variance situation (a 50:50 split). Using these parameters and considering the population of farm families in New York State, 277 usable responses were needed.

Two other assumptions were made to arrive at the initial sample size required: (1) a 5% nondeliverable rate, and (2) a 65% response rate. These assumptions allowed us to estimate that an initial sample size of 449 would yield the 277 needed returns. An extra 51 cases were added to offset the potential for nonfarmers to appear on the ASCS list. This latter factor was an unknown in the deliberation process. Given the statistical parameters chosen, and based on conventional sample size determination methods the 500 case sample size was considered a conservative estimate (i.e., safe, yet reasonable in terms of cost).

A survey procedure using a four-wave mailing, allowing up to three follow-ups to nonrespondents, was then conducted with these 500 "Potential Users." The mailing chronology was as follows:

- \*February 12, 1987 -first mailing of questionnaire and cover letter.
- \*February 27, 1987 - reminder letter (to nonrespondents).
- \*March 11, 1987 - second mailing of questionnaire and cover letter (to nonrespondents).
- \*March 26, 1987 - last reminder letter (to nonrespondents).

All questionnaires received by April 17, 1987 were coded and included in this analysis; four responses came in after the cut-off date and were not included. An overall 56% response rate was experienced from a population reduced to 433 by undeliverable surveys.

It should be noted that because the ASCS list that was used for sampling was somewhat out of date, the number of "nonfarmers" (those grossing less than \$5,000 from a farming operation) was much greater (56% as opposed to an estimated 10%) than anticipated. In addition, the number of undeliverable surveys was higher than expected. These factors reduced the number of usable responses from the intended audience substantially, and probably account for the lower than anticipated response rate. (Previous surveys of

farmer audiences in New York State, using the same procedures, but with up-dated ASCS lists and with some screening for cultivated acreage, have yielded response rates of 75-80%.)

However, based on an estimated 187 qualifying farmers in the sample, a 71% response rate from farmers was achieved. As an instrument check, NY FarmNet operators conducted telephone interviews with 27 of the nonrespondents who are currently farming. This follow-up contained eight questions used to identify differences between respondents and nonrespondents to the mail survey (i.e., to assess whether there were any survey response biases). Results from this "nonresponse bias survey" indicate no significant differences ( $p > .05$ ) between respondents and nonrespondents with respect to key variables. Consequently, the nonresponse bias is not a concern in interpreting the mail questionnaire data. Therefore, there is no reason to feel the farmers who responded to the survey were not representative of the state's farm population, so their responses were used in the analysis. The smaller sample size increases the interval estimates slightly. These interval estimates are noted for key variables.

The surveys of the two remaining audiences, Cooperative Extension agents and farm financial counselors, focused on their perspectives regarding the met and unmet needs of farm families and of those seeking to assist them. In addition, this NY FarmNet support staff group could describe the effect of FarmNet on farm families, Cooperative Extension as an organization, the general public and themselves. This input was essential for identifying the realities of the situation so that program planners could respond appropriately. Again, draft questionnaires were reviewed, edited and printed in mail-back booklet form.

The Cooperative Extension agents survey population included those agents providing farm financial counseling follow-up and those serving as NY FarmNet's general contacts in each county Cooperative Extension office (these contacts address nonfarm financial issues and are available as a contact for other issues relating to FarmNet). A few additional agents, active in other related efforts with financially stressed farm families, were also surveyed, bringing the total agent survey population to 78. All 16 farm financial counselors were surveyed. The survey schedule for these audiences was as follows:

- March 23, 1987 - first mailing of questionnaire and cover letter.
- April 7, 1987 - reminder letter (to nonrespondents).

April 28 - May 1, 1987 - reminder telephone calls and  
second mailing of  
questionnaire and cover letter  
(to nonrespondents).

All questionnaires received by May 15, 1987, were coded and included in this analysis. An overall 74% response rate was obtained from the "Cooperative Extension Agent" audience, and a 75% response rate was obtained from the "Farm Financial Counselor" audience.



## RESULTS AND DISCUSSION

The following sections present summaries of the six surveys conducted to evaluate the NY FarmNet program. The first section discusses the three telephone surveys of "NY FarmNet Callers." Subsections profile their characteristics, their FarmNet interaction and their reactions to FarmNet. The second section discusses the mail surveys of a sample of New York's farm population ("Potential FarmNet Users") and of the two groups of FarmNet support staff (Cooperative Extension agents and farm financial counselors). Subsections address their perceptions of the situation and the effects of the FarmNet program on families, the public, Cooperative Extension and themselves.

Tables and figures within the following sections display survey and evaluation findings.

### Telephone Surveys

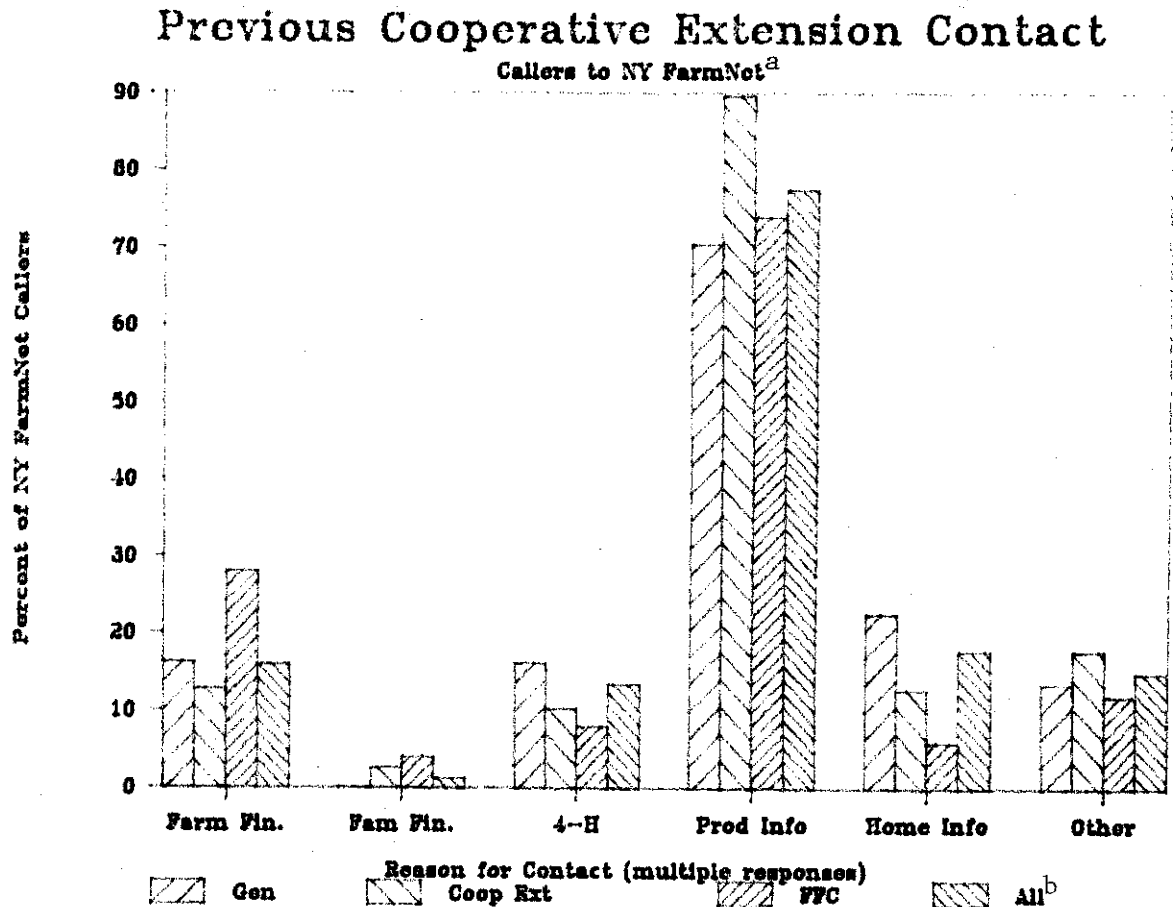
#### NY FarmNet Callers

##### -Caller profiles-

In the first six months of NY FarmNet operation (March to September 1986), nearly 800 people called the toll-free phone line. Calls came in from 53 counties across the state; the counties with greater concentrations of farms were represented more frequently. Dairy farmers were by far the most frequent callers, followed by grain and fruit producers. In the first six months two-thirds of the callers were males. A number of callers to NY FarmNet were no longer farming or were in a transition process from farming. A small number of callers were concerned third parties such as neighbors, friends, relatives, clergy and the like.

The survey of 157 of these callers to NY FarmNet indicated that while most callers had used Cooperative Extension before, a notable group (15%) had never contacted Cooperative Extension. Of those who had previously contacted Extension, the most common reason for the interaction was a need for technical farm information. Assistance such as farm and family financial planning had been sought by very few of the callers (see Figure 3). Although most callers were past Cooperative Extension clientele, the great majority (83%) had not sought any assistance from Cooperative Extension for "the situation" that prompted them to call NY FarmNet. In addition, nearly one-third of all the NY FarmNet callers surveyed had not previously sought out any source of help for their current situation. Of those who had sought assistance from others, the most frequently mentioned sources of help were lenders and attorneys. Few callers had sought help from public and private service agencies (see Figure 4).

Figure 3.



<sup>a</sup> The 770 callers to NY FarmNet as of September 1, 1986 were categorized by the type of assistance received:

-General Callers-aided through the phone conversation and/or referred to local agencies for assistance other than financial counseling

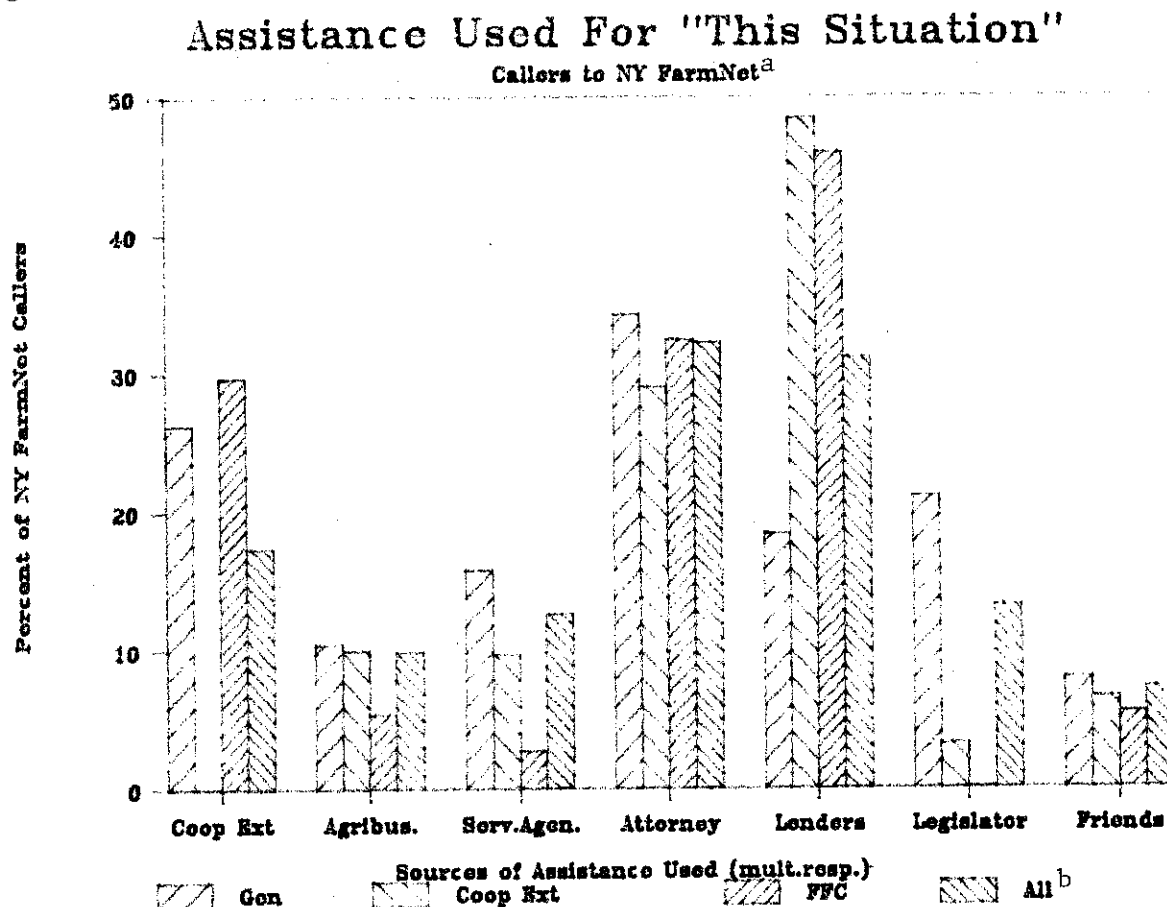
-Cooperative Extension Callers-referred to a Cooperative Extension Agent for financial counseling

-Farm Financial Counselor Callers-referred to a part-time Farm Financial Counselor for financial counseling

A total of 157 of these callers were surveyed (50-General & Cooperative Extension Callers, 57-Farm Financial Counselor Callers)

<sup>b</sup> The percentages for "All Callers to NY FarmNet" were calculated by weighting each population percentage based on the portion of the total callers list that they represent. (See Table 1)

Figure 4.



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Based on this profile of the callers, NY FarmNet appears to be reaching out to a portion of New York's farm population in need. Many in this group were people who had not sought assistance, at least for their current situation, from Cooperative Extension or other places of help.

#### -How Callers Learned of NY FarmNet-

Printed media sources were the way that most NY FarmNet callers learned about the program. Newspapers were the most common source with 35% of the callers indicating they had learned about NY FarmNet from a newspaper. Other successful publicity modes were magazines, newsletters and television (Figure 5). Most of the callers indicated that they had seen FarmNet information in more than one place and more than one time. This seems to indicate that information concerning FarmNet needs to be continually disseminated in a variety of ways so that it is accessible at the time of need.

#### -Reasons for Calling-

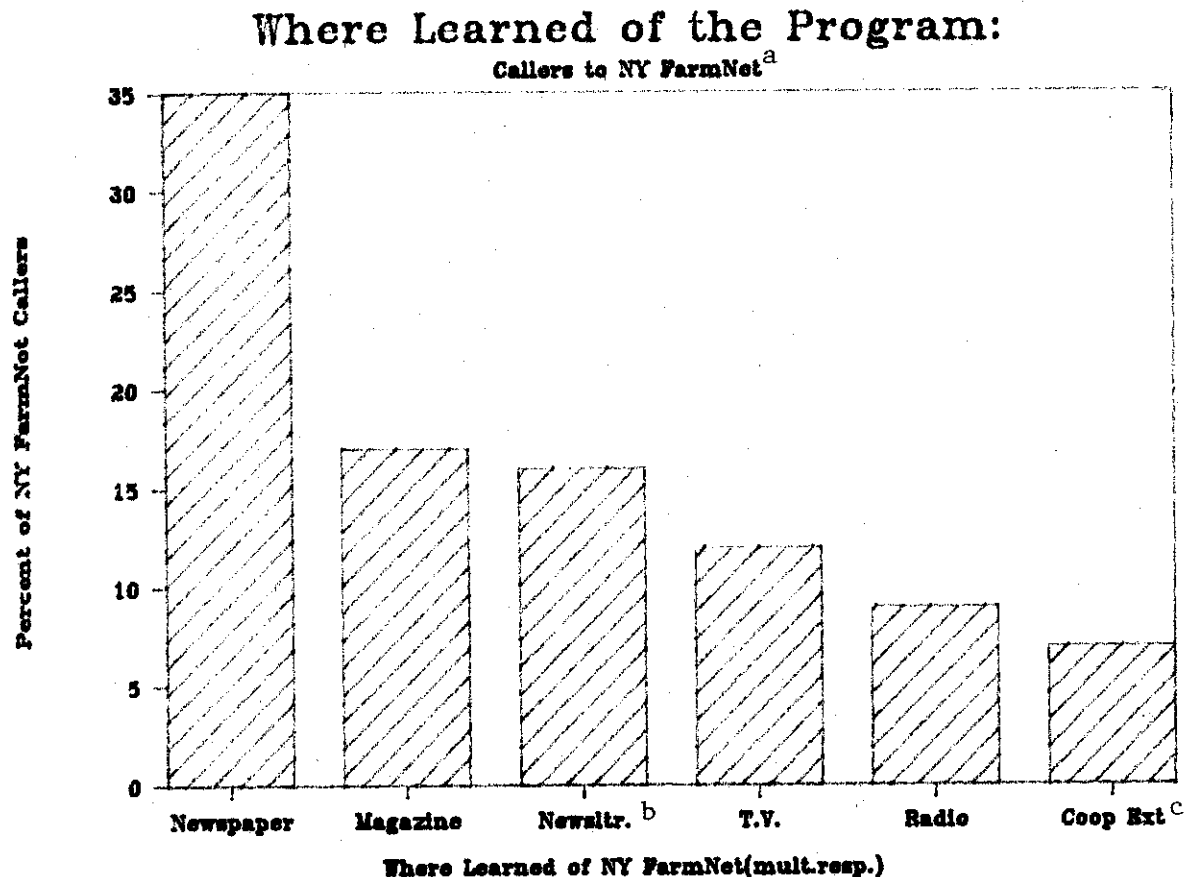
Farm finances were what prompted most NY FarmNet users to make the call to FarmNet. Other issues that initiated a call were legal concerns, technical farm related questions, emotional stress, employment needs and immediate family needs such as food, medical care, and home energy. In addition to this, over half (56%) of the callers surveyed indicated that at the time they called FarmNet it was the only place they could think of to find assistance (Table 2). When these people called FarmNet, most expected referrals to others and someone to listen and talk with about their situation. When categorized by caller groups, many "Cooperative Extension" and "Farm Financial Counselor Callers" also expected to have someone examine their situation and options.

It appears that NY FarmNet is reaching out to people with a variety of needs resulting from their financial difficulties. The majority of callers made the call because they did not know where else to seek assistance for some of the difficulties they faced. The majority of callers' expectations were in line with the services available through FarmNet, and appropriate action was taken by the FarmNet operators based on the callers' needs and expectations.

#### -Nature of the Calls-

Other than the very broad categorization of calls into the three groups, "General," "Cooperative Extension," and "Farm Financial Counselor Callers," the nature of the calls to FarmNet varies a great deal and is difficult to characterize. The average length of a call was just over 11

Figure 5.



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- Cooperative Extension Callers-referred to a Cooperative Extension Agent for financial counseling
- Farm Financial Counselor Callers-referred to a part-time Farm Financial Counselor for financial counseling

<sup>b</sup> Newsletters noted by NY FarmNet callers included Cooperative Extension, Farm Bureau and Producer organization newsletters.

<sup>c</sup> Cooperative Extension in this instance means word of mouth from a Cooperative Extension staff person.

Table 2. REASONS FOR CALLING NY FARMNET:  
NY FarmNet Callers<sup>a</sup>

Item	General Callers	Cooperative Extension Callers	Farm Financial Counselor Callers	All <sup>b</sup> Callers to NY FarmNet
<u>percent of each population</u>				
What prompted them to call NY FarmNet?				
-farm finances	**38.0	74.0	89.5	54.7
-legal concerns	*16.0	4.0	5.5	10.9
-technical farm questions	14.0	6.0	0.0	10.1
-emotional stress	12.0	4.0	7.0	8.7
-immediate family needs	4.0	4.0	0.0	3.7
-need for employment	6.0	2.0	0.0	4.1

(Other responses included questions on the dairy herd buyout program, tax questions, plight of others, weather, illness and urging by friend)

FarmNet was the only place  
they could think of  
for assistance.

56.0	54.0	67.7	56.2
------	------	------	------

\*\* differences between populations are significant at  $p \leq .05$

\* differences between populations are significant at  $p \leq .10$

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minutes, but the calls ranged from 1 minute to 1 hour and 40 minutes long. What occurred during this time on the phone also varied greatly. During many of the shorter calls a telephone number, address or piece of information was apparently all that was needed. Many of the longer calls involved in-depth discussions of financial and/or personal issues. In many of these calls strong emotions are present, and the main service provided may have been an empathetic ear.

The average number of calls in a month was slightly over 100. The number of calls ranged from 50 to nearly 200 calls. Over three-fourths (78%) of the calls to NY FarmNet occurred between noon and 5:00 p.m.. Calls tended to be most frequent on Mondays, with call totals decreasing throughout the week.

#### -Reactions to the Phone Call-

Nearly all (95%) of the callers surveyed in the "General Calls" category indicated they had been given names, telephone numbers and addresses of places to contact for assistance. Of these, 97% reported they had contacted the sources of help to which they were referred. When asked about the usefulness of these referrals, 87% indicated that at least some of the referrals were appropriate. Callers also said that the referral information (telephone numbers, addresses and contact people) was accurate and adequate for making a productive initial contact.

When the callers in all categories were asked questions about the usefulness of the NY FarmNet phone call, the responses were very positive (see Table 3). The respondents indicated the operators were concerned about helping them find ways to work through their situation. Two-thirds of the callers indicated that the phone conversation helped them to see that there might be possibilities for dealing with their situation. In addition, over half indicated they felt at least somewhat relieved of stress after their phone conversation with the FarmNet operator.

Differences in response to this question, between caller groups, were significant. More of the "Farm Financial Counselor Callers" indicated a relief of stress, and their overall reaction appears more favorable than callers in the other categories. The "General Callers" indicated the least amount of stress relief, and tended to be less positive in their responses. The differences may reflect the level of assistance provided throughout the entire FarmNet interaction. While evaluation planners sought to separate reactions to the phone call versus the follow-up, it is likely that the more favorable responses given by "Farm Financial Counselor Callers" are influenced by the in-depth

Table 3. REACTIONS TO THE NY FARMNET  
TELEPHONE CALL:  
NY FarmNet Callers <sup>a</sup>

Item	General Callers	Cooperative Extension Callers	Farm Financial Counselor Callers	All Callers <sup>b</sup> to NY FarmNet
<u>percent of each population</u>				
Level of operator concern				
-very concerned	50.0	60.0	73.7	55.5
-somewhat concerned	40.0	36.0	19.3	36.9
-not at all concerned	4.0	4.0	1.8	3.4
Saw possibilities for dealing with the situation as a result of the call	58.0	78.0	68.4	65.8
Felt they could act on possibilities	90.9	80.0	79.5	86.2
Felt at least somewhat relieved of stress after call	*44.9	55.9	65.2	50.5

\*differences between populations are significant at  $p \leq .10$

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-General Callers-aided through the phone conversation and/or referred to local agencies for assistance other than financial counseling

-Cooperative Extension Callers-referred to a Cooperative Extension Agent for financial counseling

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A total of 157 of these callers were surveyed (50-General & Cooperative Extension Callers, 57-Farm Financial Counselor Callers)

<sup>b</sup> The percentages for "All Callers to NY FarmNet" were calculated by weighting each population percentage based on the portion of the total callers list that they represent. (See Table 1)



follow-up they received. Likewise, the less favorable response by "General Callers" may be influenced by the fact that less tangible, immediate assistance and follow-up was provided. The less positive responses of "Cooperative Extension Callers" may be due in part to follow-up difficulties that are discussed in the next subsection.

#### -Financial Counseling -

Of the 770 callers to NY FarmNet in the first six months, over 300 were referred to a Cooperative Extension agent or a farm financial counselor for individual farm and family financial counseling. In reviewing this referral process, it appears that the mechanics of the referrals may have broken down in some cases. Of those referred to a Cooperative Extension agent, 11 indicated they received no follow-up phone call from an agent. This same response was given by three of the callers who were to have been contacted by a farm financial counselor. When calling an agent or counselor to set up follow-up, FarmNet operators most often spoke with the agent or counselor directly. But when that person could not immediately be reached, the operators left messages with support staff and on answering machines. It appears that in some cases these messages were lost or perhaps not complete enough to make an initial contact. Meanwhile, FarmNet operators assumed the follow-up contact had been made and follow-up was being provided.

While communications break-downs explain some of these "lost cases," no explanation can be found for several others. In some instances direct contact for follow-up was made with the agent or counselor, but in the evaluation interview the caller indicated that no follow-up had occurred. They had no contact with an agent or counselor following their call to FarmNet. Although these cases point out agent or counselor error, it should also be noted that for one reported "lost case" records indicate that follow-up had occurred. This follow-up included two on-farm visits reported in the case summary filed by the farm financial counselor. Perhaps in this instance the survey question had not been understood. For whatever reason, it appears that at least 13 callers to FarmNet feel they did not receive the follow-up promised.

Of those callers who received a follow-up call, three-quarters received on-farm financial counseling. The fact that less than 100% received this counseling may be the result of a follow-up/assessment call by the agent or counselor that revealed other needs or a lack of need for such counseling.

All percentages provided for the questions addressing caller reactions to the financial counseling, the agents, and

the counselors were calculated using only those callers who received counseling.

#### -Nature of the Counseling-

Most of the information regarding the counseling process was gathered from the summary reports filed by the farm financial counselors. Less is known about the agent sessions, but it is assumed that in general these sessions were of a similar nature. For the counselors, the process of examining the farm and family's current financial status, the family goals and the realistic alternatives took an average of 14.5 hours of work. But like the phone calls, this interaction varied a great deal in duration (from three hours to nearly 40 hours). Often counselors have met with nonfamily sources of information with the family's permission (i.e., veterinarians, Cooperative Extension agents, lenders, attorneys). Most callers receiving financial counseling from both the agents and counselors indicated that family members were included in at least some discussions. As indicated by the callers surveyed, these group meetings included spouses, sons, fathers and/or brothers.

#### -Reactions to the Counseling-

In general, when asked questions about the financial counseling interaction, the callers responded very positively (Table 4 or Table 5). They felt the agent or counselor was concerned with helping them find ways to work through their particular situation. Callers indicated the agent or counselor helped them examine the various options for dealing with the situation, and in doing so they felt the agent or counselor took into consideration their unique circumstances and concerns. Callers also said the agents/counselors were timely in their response and made themselves available for help in the future. More of the "Farm Financial Counselor Callers" indicated a need for additional information following their initial counseling sessions than did the "Cooperative Extension Callers," and these callers said the counselors provided what was needed in a timely fashion.

It appears that networking with (involving and/or referring to) local sources of help for nonfinancial matters was a weakness in this counseling process. Less than one-fourth of the agents referred families to other agents who could be of help, and less than one-half indicated any other local places or people of potential assistance. Likewise, less than half of the counselors indicated other local sources of help. Perhaps no additional help was needed in many cases, but several callers indicated this as an unmet need.

Table 4. FINANCIAL COUNSELING FEEDBACK:  
NY FarmNet Callers <sup>a</sup>

Item	Cooperative Extension Callers	Farm Financial Counselor Callers
	<u>percent of each population</u>	
Level of Agent/Counselor concern		
-very concerned	59.3	70.0
-somewhat concerned	37.0	28.0
-not at all concerned	3.7	2.0
Agent/Counselor helped examine the various options	80.0	88.0
Agent/Counselor took into consideration their unique situation and concerns	**87.7	96.0
Visits by Agent/Counselor were within a reasonable amount of time	93.3	93.9
Agent/Counselor made themselves available for assistance in the future	90.0	97.7
Additional information...		
-not needed	51.7	38.0
-needed and provided	27.6	48.0
-needed but not provided	20.7	12.0
Agent suggested other agents that could be of assistance	23.3	NA
Agent/Counselor suggested other local people that could be of assistance	43.3	42.0

\*\*differences between populations are significant at  $p \leq .05$

<sup>a</sup> The two groups of NY FarmNet callers receiving financial counseling are categorized by the provider of counseling:  
 -Cooperative Extension callers-referred to a Cooperative Extension agent for financial counseling.  
 -Farm Financial Counselor callers-referred to a part-time Farm Financial Counselor for financial counseling.  
 50 Cooperative Extension Callers and 57 Farm Financial Counselor Callers whose counseling had been "completed" by September 1, 1986 were surveyed.

Table 5.

RESULTS OF THE FINANCIAL COUNSELING:  
NY FarmNet Callers<sup>a</sup>

Item	Cooperative Extension Callers	Farm Financial Counselor Callers
	<u>percent of each population</u>	
After the counseling felt they had a course of action to take	56.7	68.0
Have chosen to take one of the options examined with the agent/counselor	*41.4	66.0
Of those who haven't chosen an option...		
-are still considering them	58.3	50.0
-need more information on the options examined	25.0	35.3
-need to look at other options	50.0	64.7
After the counseling felt at least somewhat relieved of stress	60.0	72.0

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For more than half of the callers receiving financial counseling (59%) this individual counseling helped them feel they had a course of action to take. In fact, nearly half have already acted on one of the options examined. Of those who have not taken action, most were still considering the options discussed. Others indicated a need for more information and a need to examine other options. Two-thirds of the families receiving counseling indicated that after the counseling sessions they felt at least somewhat relieved of the stress that they were feeling.

In summary, most of the callers who received financial counseling found a concerned and knowledgeable helper who assisted in examining the situation and options realistically. This enabled many to take action and, just as importantly, it helped to reduce the stress these families were feeling.

#### -Recommending NY FarmNet and Comments/Suggestions-

Of all the callers surveyed, exactly three-fourths said they had recommended FarmNet to others or would do so in the future (Table 6). The differences in response to this question between caller groups were significant and may be partially the result of the different levels of service provided. As would be expected, the "Farm Financial Counselor Callers" appear to feel more positive about their FarmNet interaction and more have or would recommend FarmNet.

These positive feelings may be the result of several factors. As one counselor said, "These gray hairs of experience can be comforting." In addition, it appears that the counselors are not seen by many of the callers as part of "just another agency." They are often viewed as independent specialists, available to concentrate on each situation.

Cooperative Extension agents with heavy workloads, other responsibilities, time limitations, varying degrees of experience, representing "another agency and institution" may not be received as positively. In addition, the 11 "lost cases" reduced the positive responses to this question considerably. (It should be noted that if these 11 cases are removed, 72% of those who have received counseling have or would recommend FarmNet to others.) Like the "Cooperative Extension Callers," the "General Callers" probably did not feel the same intensity of concern and help as the "Farm Financial Counselor Callers." The operators were concerned and helpful, but for this group there generally was little "hands on," concrete assistance provided. Overall, the responses to this question appear to indicate a great deal of caller satisfaction (for all caller categories). Areas needing improvement seem to be those where the assistance provided is less intensive and personal. Many of these

Table 6. RECOMMENDING NY FARMNET TO OTHERS:  
NY FarmNet Callers <sup>a</sup>

Item	General Callers	Cooperative Extension Callers	Farm Financial Counselor Callers	All Callers <sup>b</sup> to NY FarmNet
	<u>percent of each population</u>			
Have recommended NY FarmNet to others	26.0	28.0	44.0	28.1
If haven't yet recommended NY FarmNet, would do so in future	54.0	34.0	47.0	46.6
Have or would recommend NY FarmNet to others (combination of above two)	**80.0	62.0	91.4	74.7

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reactions can not be avoided, but more efforts to ensure follow-up to the callers needing financial counseling and to provide tangible assistance to the "General Callers" may be of help.

A final open-ended comments/suggestions question was asked each caller, and the responses ranged from: "You were very helpful" to "I need money not more numbers." The most common responses were a suggestion for farmer advocates to "help when people are out to get you," a negative "Cooperative Extension is of no help," and a positive "it was helpful and I hope others will call." A list of the comments/suggestions can be seen in Table 7.

### Mail Surveys

#### NY FarmNet Potential Users

Nearly 90% of the respondents to the mail survey of a sample of New York State farmers were males. Like those farm families that have used FarmNet, most of these "Potential FarmNet Users" had previously used Cooperative Extension. Again, technical farm information is the major reason for the contact, and only a few had used Cooperative Extension for farm finances (see Figure 6). The majority of respondents run dairy operations; grain farmers were the next common. The average number of years these respondents have farmed was just over 25, and their average age was 50 years.

About half (52%) of the farmers responding had heard of the NY FarmNet program. Like the "User" populations surveyed by telephone, they had learned about FarmNet mainly through media sources (Figure 7). The perceptions of this group regarding what FarmNet provides were very much in line with what actually is available. The most frequently cited services that respondents believed FarmNet provides were emotional support, financial counseling and referral to other sources of assistance.

Only three of the 123 respondents had called FarmNet. The most common reason for not calling FarmNet was a lack of need (cited by 69% of the respondents). Concerns about confidentiality, the type of assistance offered and the sensitivity of the issue do not appear to be major reasons for not calling. In fact, two-thirds of the respondents with knowledge of FarmNet indicated they would consider contacting FarmNet in the future. Checks were made for correlations between selected respondent characteristics (i.e., age, years farming, type of farm operation) and willingness to contact FarmNet in the future. This showed no correlations between the variables.

Only 7% of those knowing of FarmNet had recommended it

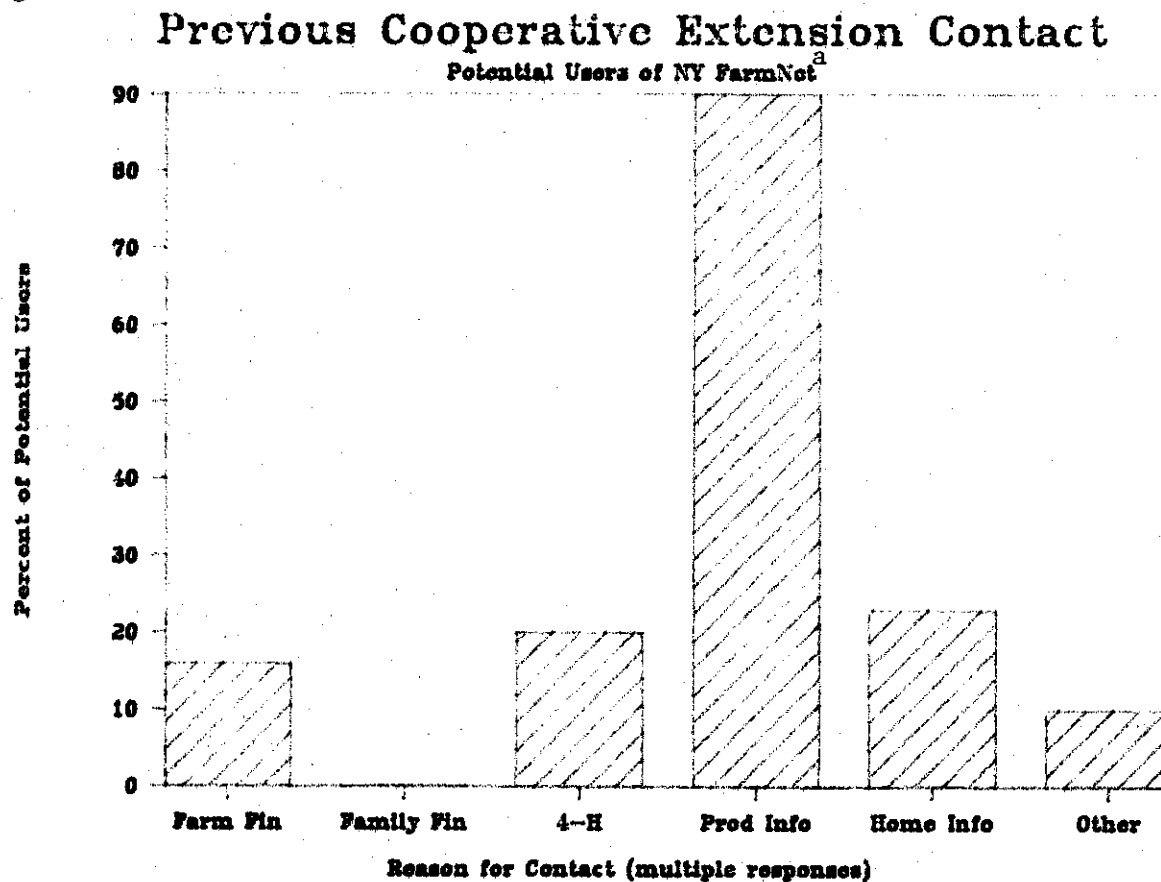
Table 7. COMMENTS BY CALLERS ON WAYS NY FARMNET  
COULD IMPROVE ITS SERVICES <sup>a</sup>

- 
- "FarmNet is a good thing"; "We really appreciate the service"; "No suggestions. FarmNet has certainly been good to me." (18)
  - Advocacy; "More political pull and activity"; "More pressure on bankers to loan to farmers"; "Help those who have gone out and are being harassed by the IRS for money they don't have" (13)
  - Cooperative Extension not helpful/reliable; "Need more help from Extension. They're only interested in large farms"; "Get agents to keep appointments"; "Agent was too slow, doing too much and not enough time for each client"; "Need someone with more expertise than agent had" (13)
  - More specific information and help; "We need real help not just telephone numbers"; "Operators should know more about farm finances and provide specific information" (11)
  - "Lending money would help"; "Long term loans and cash"; "Need emergency funds"; "Offer direct financial assistance" (7)
  - "Advertise more to get people to call before getting too deep into debt"; "Publicize more--everyone could need this" (8)
  - "More legal information--someone who knows more about law"; "Identify good attorneys"; "More affordable 'instant' legal advice" (9)
  - "FarmNet could provide mediators between farmers and creditors" (3)
  - "Farm Financial Counselor not helpful"; "Retired people aren't in touch with the reality of the situation"; "Farm Financial Counselor didn't help at all, just told us to sell out" (3)
  - "Closer follow-up"; "Another phone call to check up" (3)
  - "FarmNet is wasting its time and money" (1)
  - "Nothing FarmNet can tell us we don't already know...Need to raise the price of milk" (1)
  - "FarmNet should broaden its horizons...not just ways of exiting. Offer references to marketing and other help." (1)
  - "Provide a financial guideline...Have you done this? (i.e. insurance, balance sheets, wills, etc.)" (1)
  - "Help out with family problems, especially between generations" (1)
  - "Emphasize the need to talk about and be open about troubles" (1)
- 

<sup>a</sup> The 157 callers to NY FarmNet surveyed provided 101 responses to this question. The numbers in parentheses that follow the comments indicate the number of times this type of response was provided. Seven responses were deemed inappropriate and omitted from this listing of responses.

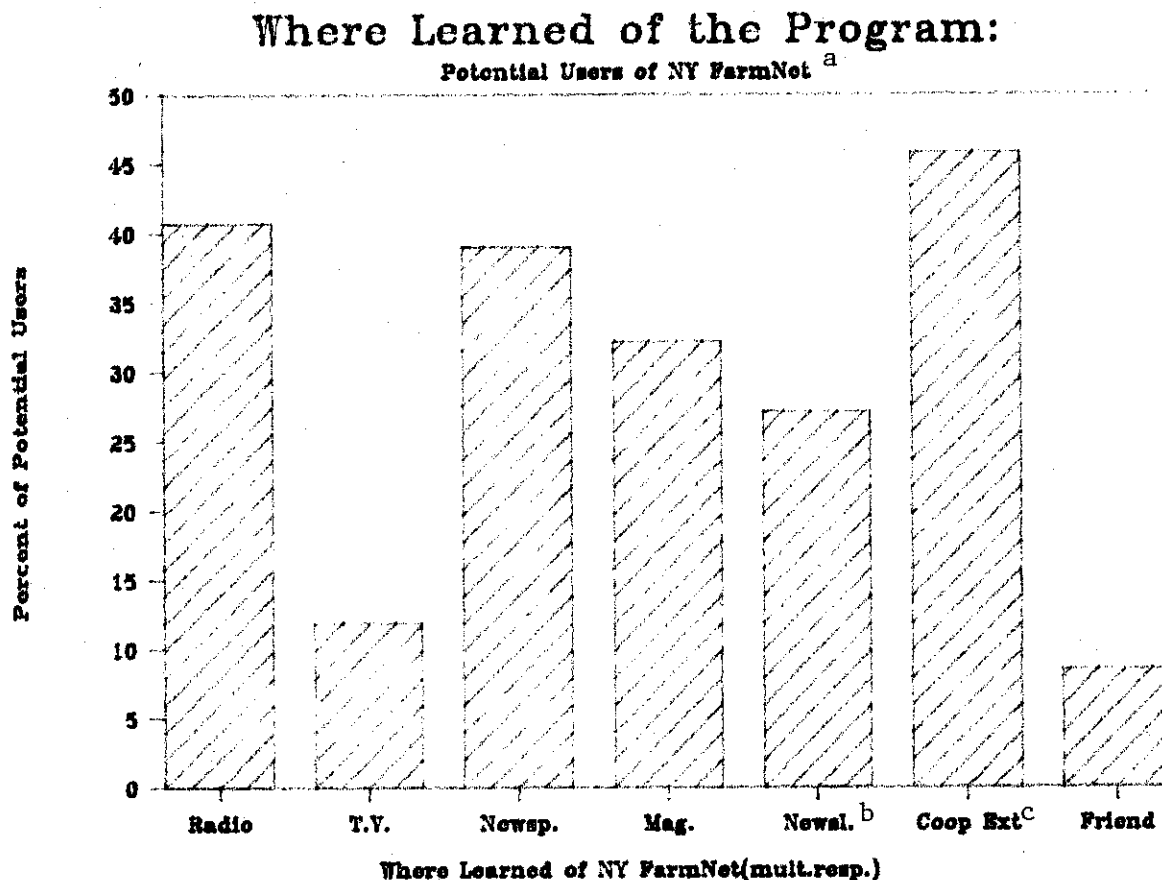


Figure 6.



<sup>a</sup> Responses to the mail survey were received from 123 of an estimated 187 people currently farming (>\$5000 gross income from a farming enterprise) in a random sample of 500 Agricultural Stabilization and Conservation Service program participants.

Figure 7.



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to others. Incomplete knowledge of the program services and a lack of knowledge of anyone needing it were the main reasons cited (Table 8). An uncertainty about the program services also appeared in indications of willingness to make future recommendations. While only 9% indicated they would not recommend FarmNet in the future, nearly half (48%) said they did not know if they would recommend FarmNet. No correlations were identified between select respondent characteristics and willingness to recommend FarmNet.

These responses regarding knowledge, use and recommendation of NY FarmNet may indicate that many "Potential Users" are unaware of FarmNet's existence. In addition, many of those who do know of the program do not feel a need to use it and are uncertain of its services. This may be evidence of a need for further promotion efforts to explain the FarmNet program.

When asked to indicate the most important services that a toll-free number for farm families should provide, respondents most frequently cited information and referral to available sources of help, financial counseling, and emotional support (see Table 9).

#### NY FarmNet Support Staff

##### -Needs of Cooperative Extension Agents-

Fifty-eight of the 77 Cooperative Extension agents involved with the NY FarmNet effort responded to the mail survey. These agents included farm business management agents who provide financial counseling follow-up, other agricultural, home economics and 4-H agents who serve as contacts within the county for nonfinancial matters follow-up and a few agents involved with related efforts (i.e., farm stress workshops). The majority (55%) of these agents felt a need for additional training to help make their interactions with families more effective. By far the most frequently mentioned area of needed training was for counseling and communications skills. Half of the agents indicating a need for training cited this area of concern. One agricultural agent said, "I need help in knowing how to appropriately ask personal questions and in making appropriate responses in the emotional conversations I find myself in." Other areas for training that were mentioned are shown in Table 10 along with those training needs cited by the farm financial counselors.

Over half (51%) of the agents also indicated a need for additional information on specific subjects relating to at-risk farm families. Agents indicated an increased use and need for financial management information, information on counseling and communications and information covering emotional stress and its effects. Also of concern were the

Table 8.

RECOMMENDING NY FARMNET:  
Potential NY FarmNet Users<sup>a</sup>

Item	Percent of respondents
Have recommended NY FarmNet (those that have heard of NY FarmNet)	7.0
Of those who have not recommended NY FarmNet, reasons for failure to do so (multiple response allowed)	
-Didn't know enough about it	51.7
-Didn't know anyone in need	37.9
-Did not feel it could help	6.9
-Other	10.2
Would you recommend NY FarmNet in the future? (those that have heard of NY FarmNet)	
Yes	43.0
No	9.0
Don't Know	48.0

<sup>a</sup> Responses to the mail survey were received from 123 of an estimated 187 people currently farming (>\$5000 gross income from a farming enterprise) in a random sample of 500 Agricultural Stabilization and Conservation Service program participants.

Table 9.

SERVICES A TOLL-FREE 800 NUMBER  
FOR FARM FAMILIES SHOULD PROVIDE

Service	Percent of respondents <sup>a</sup>
-financial counseling	18.5
-referral to other existing sources of assistance	25.9
-emotional support, listening	14.8
-market and price information: "what current and best prices are"	8.6
Other comments:	<u>Number of respondents</u>
-legal advice, legal assistance	(4)
-information regarding government programs	(5)
-production information and advice	(2)
-financial assistance; "money", "a loan"	(2)
-"Keep farms in business"	
-"How to get into another line of work"	
-retirement planning	
-"None" (different from no answer)	(2)
-"Higher prices not fancy talk and programs!"	

<sup>a</sup> 65% of all respondents provided a suggestion/comment. The percentage provided is the percent of these that noted this service.

specifics of legal issues, in particular Chapter 12 bankruptcy and the tax consequences of the various forms of liquidation.

Nearly 40% of the agents felt a need for educational materials addressing farm family stress issues. Suggestions by those who indicated a need for materials ranged from farm financial management to the effects of farm stress on farm youth.

More than two-thirds of the agents felt a need for monthly updating on FarmNet activities. More information on the types of calls, typical problems and how the calls were handled is desired. Also, several agents indicated a need to know what others are doing. "What approaches are other agents and counties using, and what are the responses from families who have been helped (i.e., what helped them)?"

The vast majority (87%) of agents felt the operators were able to supply sufficient information to make an initial contact with the FarmNet caller. A few comments were made suggesting further financial situation assessment by the operators.

#### -Needs of the Farm Financial Counselors-

Twelve of the 16 farm financial counselors who were trained and hired to provide financial counseling follow-up responded to the mail survey. These counselors, who were former Cooperative Extension agents, agricultural lenders, farmers, and educators were involved in approximately one-third of FarmNet's "financial counseling cases." Exactly half of them indicated a need for additional training to make their interactions more effective. Suggestions for this training are contained in Table 10.

Most counselors (67%) also felt a need for subject matter information. Legal information (Chapter 12 bankruptcy), information on lender policies and practices, and information regarding alternatives in agriculture were mentioned.

Just over 40% of the counselors indicated a need for additional educational materials. Suggestions that were made included fact sheets on legal issues and public assistance programs, economic updates and financial "self-assessments" for farm families.

More than three-fourths (87%) of the counselors felt that monthly FarmNet updates would be of interest and use. Like the agents they desired information on types of calls, typical problems and how the calls were handled. Although open discussions and sharing ideas have been a part of each

Table 10.

ADDITIONAL TRAINING NEEDS:  
NY FarmNet Support Staff<sup>a</sup>

Area of Training	Cooperative Extension Agents	Farm Financial Counselors
	<u>percent</u> (of those indicating a need)	
Counseling and communications skills	50.0	40.0
Legal issues	6.7	20.0
Financial management and taxes	20.0	0.0
Stress management	10.0	0.0

(Other training needs mentioned include alternatives in agriculture, retirement planning and using the team approach.)

<sup>a</sup> 55% of the agents and 50% of the counselors indicated a need for further training to make their interactions with families more productive. While not all made comments, 41 suggestions/comments were provided regarding such training.

of the three FarmNet training sessions, several counselors indicated a need for ongoing networking among counselors. One stated, "It would be of help to me to know what contacts and approaches have been helpful to the other counselors."

Nearly all (92%) of the counselors were satisfied with the information provided them by the FarmNet operators and felt no need for additional information before making an initial assessment call to the FarmNet caller.

#### -Situation Background-

A portion of the survey of Cooperative Extension agents and farm financial counselors sought to gain a better understanding of their work situation. Agents and counselors indicated that both they and the families they deal with see a strong need for farm financial management. Many agents and counselors reported that farm families tend to place greater emphasis on production management while they (the agents and counselors) place more emphasis on emotional support. Another frequently cited area of critical need was legal counsel. Figure 8 displays the variety of needs perceived by agents and counselors and the needs they see families indicating to them.

The majority of agents (55%) and counselors (91%) reported that "almost all" or "most" of the families they interact with will talk about family issues as well as farm issues. However, 43% of the remaining agents reported that "just a few" of the families they work with are willing to address family issues.

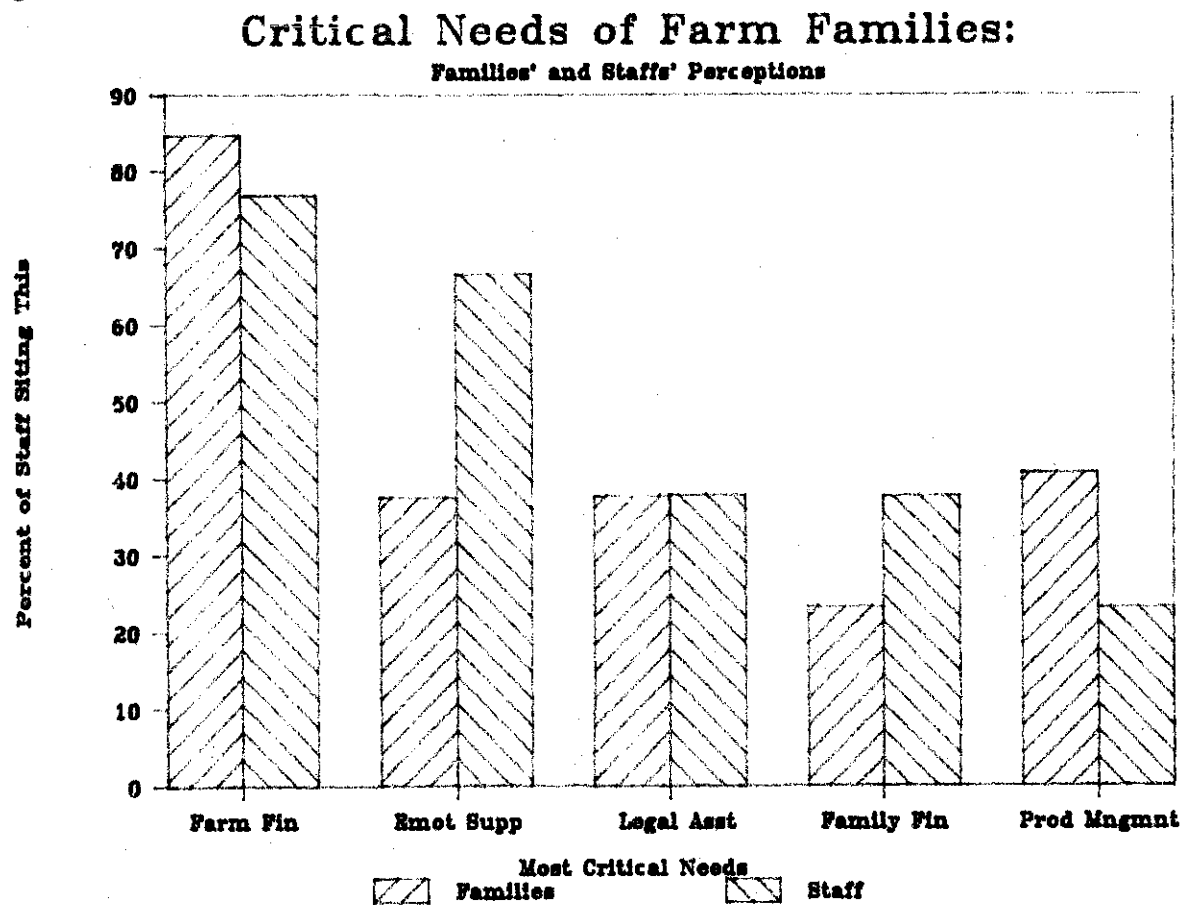
When asked to indicate the proportion of "FarmNet farm families" that they have worked with that could continue in a viable farm operation with appropriate help, responses varied greatly from 10% to 75% of the families. The most common response was 50% of the families, followed by 10% and the response "just a few." The variability in response to this question may be due to agents' and counselors' evaluations based on a small number of cases. Also, the great variability in farm and regional conditions (i.e., dairy vs. vegetable crops, and differences in land values and available alternatives) may contribute to this.

#### -FarmNet's Effect-

Both the agents and the counselors (93% of the agents and 100% of the counselors) believed that FarmNet was meeting some previously unmet need(s) of farm families at risk. Both indicated many ways FarmNet has done this and many factors that have helped in this effort. The most common responses fell into categories reflected in the comment, "FarmNet has



Figure 8.



provided people in need who wouldn't normally reach out for help with an anonymous place to turn to and find someone who cares." Agents and counselors indicated FarmNet's success at being an "outside" source of help, a stress absorber, a resource access point and a place to get an in-depth look at the farm and family situation. Responses to this question can be seen in Table 11.

When asked about the stress effects of FarmNet, nearly one-half (48%) of the agents indicated that their work with the program has increased the amount of stress they feel. Three-quarters of the counselors also indicated an increase in personal stress. Only six out of both groups felt a need for help in dealing with the increased stress. For the agents, much of the stress may be the result of increased pressures on the job. Over 40% of the agents indicated that FarmNet has affected their work by reducing the time available for other programs, and in general, increasing the time pressures (Table 12). For the counselors, the increase in stress may be the result of the nature of the families with whom they typically work. Often those callers needing intensive assistance and a large time commitment are turned over to the counselors by agents with an already full workload. These "cases" may be more severe, require more effort and still have a less than optimal outcome.

Agents reported other effects of FarmNet on their work (Table 12). Many agents indicated that in working with the entire problem faced by the family their perspective was broadened. "It has made me more aware of the noneconomic considerations in farm business decision making. I'm asking more family-type questions now, and advising on other than production issues." Over 40% of those agents citing an effect also indicated that FarmNet has positively affected their work with agents in other program areas. The most common effects have been increased knowledge of other program areas and what other agents do, and more cooperation, including joint efforts to address issues (Table 12).

The majority (69%) of agents and counselors felt that the FarmNet program has affected public awareness and opinion of Cooperative Extension. While the comments varied, most felt that the program has increased the public's awareness of Cooperative Extension and has created a more positive image of Cooperative Extension as an "up-to-date, concerned and helping organization."

#### -Additional Needs and Comments-

Many agents and counselors felt that farm families at risk have additional needs that could be addressed by FarmNet and/or Cooperative Extension. As with other questions the list generated was long and covered a wide range of issues

Table 11. COMMENTS REGARDING NY FARMNET MEETING PREVIOUSLY  
UNMET NEEDS OF FARM FAMILIES AT RISK <sup>a</sup>

- 
- "It gives families a place to turn"; "somewhere to go";  
"a safety-net" (10)
  - an anonymous and confidential place to get help (9)
  - "a way to receive an impartial look at their realistic situation" (8)
  - "It reaches out to people who wouldn't have reached out themselves  
(especially to Cooperative Extension)" (8)
  - resource access point (3)
  - "absorbs stress"; "a place to unload" (3)
  - fast response (2)
  - counselors provide back-up and support to agents (2)
  - "not sure it's cost efficient" (1)
  - "has not had an effect in this area of rapid real estate appreciation  
and development" (1)
  - "majority of those seeking help want much more than we are able to  
provide (i.e., new loans, a quick fix)" (1)
- 

<sup>a</sup> 93% of the agents and 100% of the counselors indicated that they felt NY FarmNet was meeting some previously unmet needs of farm families at risk. While not all commented, 48 comments regarding this issue were provided. The numbers in parentheses following the comments indicate the number of agents/counselors providing this type of comment.

Table 12.

EFFECT OF NY FARMNET ON WORK:  
Cooperative Extension Agents<sup>a</sup>

Effect	Percent of agents
	(of those indicating an effect)
-Increased time pressures/less time for other work	40.0
-Broadened perspective of farm families' situation	27.7
-Increased knowledge of other Extension program areas	41.7
-Increased cooperation and joint effort with other agents	70.8
-Increased networking with other people and agencies	13.3

(Other comments include increased emphasis on financial management and increased awareness of the importance of agriculture by those outside that sector.)

<sup>a</sup> 58% of the agents indicated NY FarmNet has had an effect on the other areas in which they work. 44% of the agents indicated NY FarmNet has affected the way in which they work with agents of other program areas.

(see Table 13). The most common needs cited were: legal assistance, better public assistance programs, job counseling and retraining, support to farm youth, support groups, alternatives in agriculture and support/follow-up to help families throughout the transition process.

Almost 40% of the agents responding to the survey had worked with a farm financial counselor. All but one indicated they felt comfortable working with them, and frequent comments indicated "they are one of the strongest points of the program."

All but one counselor had worked with an agent in their efforts with FarmNet callers. Most frequently this was an agricultural agent. Over 80% of the counselors found the agents to be of help. While two negative comments of agent inexperience and poor follow-up were given, most counselors indicated that the agents were very appreciative of their efforts and willingly provided all needed information.

The final questions asking for additional positive or negative program effects and additional comments and/or suggestions drew many responses that covered a range of opinions. Negative comments included frustration over family expectations being greater than what can be provided, caller misconceptions of an available quick-fix, a lack of follow-up to move the family through assistance, a reinforcement of Cooperative Extension's traditional agricultural emphasis, a lack of publicity, and a frustration over an inability to get people to make decisions. Positive comments included the need to continue the effort, congratulations to planners and supporters, increased respect for the Cooperative Extension organization and a good feeling about work.

Table 13.            ADDITIONAL NEEDS OF FARM FAMILIES AT RISK  
                      THAT NY FARMNET AND/OR COOPERATIVE  
                      EXTENSION SHOULD ADDRESS <sup>a</sup>

- 
- "Names of competent attorneys", "An opportunity to discuss matters with a legal expert" (5)
  - "Work with state agencies to obtain a better 'knit' for farmers in the public system of help" (4)
  - "Helping them to recognize their abilities and prepare for other jobs" (4)
  - "needs of youth in these families", "work with rural schools to support the kids" (3)
  - support groups, "get the men to talk especially" (3)
  - alternatives in agriculture (3)
  - "continued support after the initial first steps"; "follow-up to encourage them to move along" (3)
  - family communications and relations (2)
  - "expand the system to include other farm issues" (1)
- 

<sup>a</sup> 44% of the agents and 46% of the counselors surveyed felt there are additional needs of farm families at risk that could be addressed by NY FarmNet and/or Cooperative Extension. While not all made comments, 28 suggestions or comments were provided regarding these needs. The numbers in parentheses indicate the number of agents/counselors providing this type of comment.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The evaluation of the NY FarmNet program provides a wealth of information that serves both the accountability and program improvement purposes. Because of the large amount of information made available, program planners, in particular the NY FarmNet Steering Committee, need to make decisions on which information best serves each purpose. Such decisions must include targeting information to audiences, setting decision-making criteria and prioritizing needs.

Overall, the information gathered in this evaluation provides a strong indication that NY FarmNet is effectively serving the purposes for which it was established. Callers to NY FarmNet and the NY FarmNet support staff indicated that the program is helping farm families experiencing difficulties to access appropriate sources of help and evaluate their situation and options. Both groups also indicated NY FarmNet supports callers in a time of transition and serves as a safety net to people not knowing where to turn for help. In addition to the positive and supportive responses, several areas of program need and recommendations for program improvement can be obtained from the evaluation data.

Although the telephone call to NY FarmNet is only the beginning of the coping process, it seems that this much alone is of help. Callers to FarmNet indicated that the availability of this toll-free telephone line gives people in need an initial contact where they find a concerned and helpful listener and appropriate referrals. As a result of their call to FarmNet, callers felt that new options were made apparent and some of the stress they were experiencing was relieved. In addition, most FarmNet callers moved beyond the telephone call and contacted others or received follow-up. Some callers took no subsequent action and many of these callers cited lapses in referral mechanics and a lack of tangible assistance and follow-up (especially to those not needing follow-up financial counseling) as reasons for not feeling helped by NY FarmNet's efforts.

The financial counseling follow-up that is provided to nearly half of the NY FarmNet callers appears to be of great worth in helping families work through their difficulties. Concerned agents and counselors assist in examining each family's options and provide needed information. As a result of these contacts most callers felt that previously unrecognized options were available, some of the stress they were experiencing was relieved, and most had chosen to act on an option examined with the agent or counselor. While these callers felt that the financial counseling was of help, many

also indicated a need for ongoing support and help for other (nonfinancial and nonfarm) concerns.

Responses to the mail survey of a sample of New York State farmers indicate that many "potential users" are unaware of the assistance available through Cooperative Extension and NY FarmNet. Also, many of these farmers do not perceive these as sources of assistance during difficult times. This portion of the evaluation also shows that NY FarmNet efforts and emphasis match the services needed by at-risk farm families as seen by this sample of the farm population.

The evaluation project has also proven to be a successful means for NY FarmNet support staff (Cooperative Extension agents and farm financial counselors) to provide program implementors and planners with feedback for guiding future decisions. This feedback indicates that support staff feel farm families place a greater emphasis on production issues, while they (the support staff) see a greater need for emotional support and financial planning over the long haul. The majority of support staff indicated that they do not feel adequately trained to work with farm families experiencing difficulty, especially in the area of counseling and communications. Agents and counselors also reported a need for additional subject matter information and educational materials. The most frequently mentioned areas of need are counseling and communication, legal issues, and financial management and planning. In addition, agents and counselors noted a desire for more ongoing information about NY FarmNet operations and results.

Feedback through the evaluation effort also indicates that NY FarmNet has had an effect on the farm families, the agents and counselors, and the Cooperative Extension organizations. In the view of support staff, FarmNet is successful in meeting many of the unmet needs of farm families (i.e., a place to unload emotions, an in-depth situation analysis, a resource access point). Agents and counselors indicated an increase in personal stress as a result of their FarmNet work. Agents cited increased time pressures as a major cause of this. FarmNet has also had a positive effect on many agents "broadening my perspective, and increasing my knowledge of and cooperation with other program areas." Both the agents and counselors see public awareness of Cooperative Extension increasing as a result of NY FarmNet. They also reported that the program creates a positive image for Cooperative Extension as an up-to-date, concerned and helping organization.

Finally, the agents and counselors cited several additional needs of farm families as future areas for NY FarmNet and Cooperative Extension work: further follow-up and support beyond direct referral and financial counseling,



more information on farm and nonfarm alternatives, and additional legal assistance.

### Recommendations

Based on the information derived in this study several efforts to improve the services offered through NY FarmNet are recommended. These recommendations fall into three general categories:

- (1) expanded promotional efforts
- (2) expanded caller assistance and follow-up
- (3) increased support to NY FarmNet and Cooperative Extension staff

These recommendations are based on the assumption and recommendation that NY FarmNet be continued. This precursor for all other recommendations is based on (1) favorable responses to past efforts, (2) caller indications of a continued need, and (3) support staff indications of a continued need.

#### Expanded Promotional Efforts

Based on the indications of a continued need for NY FarmNet's services, a substantial effort needs to be made to ensure that the target audience is aware of NY FarmNet and is using its services. Past and current efforts along this line have been successful to a degree, but several evaluation findings indicate a need for an expanded publicity/promotion/educational effort. This effort needs to (1) increase awareness among the farm population of the NY FarmNet program and the services it offers, (2) increase awareness among the farm population of Cooperative Extension's assistance role for farm families with difficulties, and (3) emphasize the need for planned action before the situation is such that the options available are severely reduced. Such an effort could involve a mass mailing to New York's farm population, agribusiness/agriservice community and other potentially helpful groups. This mailing has the potential to attract the people that NY FarmNet callers and staff indicate need an effective source of help. (Preliminary results and early recommendations indicated to the NY FarmNet Steering Committee that the above-mentioned action was needed. At the time of this writing plans for a direct mailing to New York State farmers were underway. This evaluation also spurred an effort to acquire an alternate list of New York State farmers from the Department of Agriculture and Markets. This list, sorted for farmers with gross sales greater than \$10,000, should reduce the number of non-farm landholders that were included in the ASCS list used in this evaluation.)

### Expanded Caller Assistance and Follow-up

To reduce the chance of "lost callers" a reporting system must be built into the referral mechanics. This could involve (1) leaving messages only with the contact person (agent or counselor), (2) call backs to the FarmNet office by the agent or counselor to confirm the completion of an initial assessment call, and (3) a counseling session summary report filed by the agent/counselor for each call referred to them for financial counseling. (It should be noted that preliminary evaluation reports showing "lost cases" alerted the NY FarmNet Steering Committee, and procedural changes similar to the above were taken to reduce the chance of such occurrences.)

The evaluation findings also suggest that the agents and counselors need to take more of a team approach in their efforts. Efforts to involve and refer to other local support people (including other Cooperative Extension agents) is a process cited by FarmNet users as a weakness, and this is a process that some agents and counselors have used to more appropriately address issues outside their expertise. More joint efforts and referrals between local agencies, organizations and individuals need to take place. NY FarmNet organizers and Cooperative Extension administrators need to encourage and provide the necessary training and opportunity for the development of such efforts.

It is also recommended that staff working with farm families follow-up the "counseling" sessions with a telephone call or visit after a period of time. While the basic tenet of the NY FarmNet program is that farm families are in charge of their own decisions, a supportive follow-up call may be helpful in bringing the families to action. In addition, this follow-up effort may identify new needs and foster an ongoing working relationship. (Again, initial evaluation reports and discussion in FarmNet training sessions revealed the above mentioned need. Agents and counselors have been encouraged to make follow-up contacts. This has been strictly encouragement, and program planners may wish to consider making this process a part of the FarmNet referral/follow-up procedure.)

NY FarmNet needs to expand its effort to address the lack of tangible assistance provided those callers not needing financial counseling follow-up. Materials and/or packets of materials addressing the concerns of these callers (i.e., family relations, meeting basic needs, job opportunities) and the available sources of assistance for these issues should be developed. Such packets could be sent to callers with a listing of local numbers. In this way the callers may be educated to the point where contact with these sources of help is less threatening and will occur. Additional efforts such as a volunteer peer counselor/support

person located in each county or region to support callers facing a variety of situations (i.e., going with a caller to the Department of Social Services) may be of use. Such efforts have been successfully undertaken in other states.

Additional needs and issues that should be addressed by NY FarmNet are skill and career opportunity recognition, legal information and the assurance of a place for farmers in the public assistance system. Educational materials, regional programs and staff training about these issues are possible responses. In addition, Cornell faculty and administrators and FarmNet support staff need to use their experience to encourage efforts to alter and/or add to out-moded and out-dated public assistance criteria that have traditionally excluded farm families.

All of these efforts to expand the assistance and follow-up offered through NY FarmNet can be strong additions to the already helpful efforts.

#### Increased Support to NY FarmNet and Cooperative Extension Staff

Both the Cooperative Extension agents and the farm financial counselors cited several areas of need that must be addressed to strengthen their work with families. Training in counseling and communications skills is necessary for these individuals working intensely with people in highly emotional situations. In addition, information and educational materials on legal issues, financial management, counseling and communications, stress management and networking with other service providers need to be developed and/or acquired and provided to support staff. The NY FarmNet office should provide agents and counselors with more specifics regarding FarmNet work (i.e., types of calls, types of assistance offered, efforts of others) on an ongoing basis.

Also of critical importance is FarmNet planners' response to the increased personal stress noted by agents and counselors. Agents must be assured that the counselors are available to take on cases and to work jointly with them, relieving heavy workloads and time pressures. The counselors' stress also needs to be dealt with, perhaps through increased opportunities to gather and discuss experiences and share ideas among themselves and with the agents. (Note: Efforts to address some of these issues are underway or being discussed. Agent training for counseling and communications skills is being planned, and agents have been encouraged to use the counselors as needed.)

To ensure that NY FarmNet's network of available assistance remains active and productive, program planners

must work to be increasingly aware of and responsive to staff needs and concerns on an ongoing basis.

#### Future Evaluation Efforts

In considering the future evaluation needs of NY FarmNet, the first effort must be to use the vast amount of information available from FarmNet call sheets. The development of a data base from these forms is essential and can provide a wealth of reporting and program examination data. If this information source is kept current and expanded to include the financial counseling sessions, much of the data gathered in this project will be available on an ongoing basis.

While such a data base can provide a great deal of working knowledge of the FarmNet effort, it is also important to acquire direct user input. The telephone surveys of FarmNet users revealed some of the most useful information to program planners; no ongoing reporting system can substitute for this caller feedback. A reduced version of this evaluation's telephone surveys with a smaller survey sample and shorter survey instrument may suffice, but it is strongly recommended that an effort to obtain user input be continued or repeated.

Survey instruments used and more detailed results  
may be obtained by writing:

NY FarmNet  
Warren Hall  
Cornell University  
Ithaca, NY 14853